

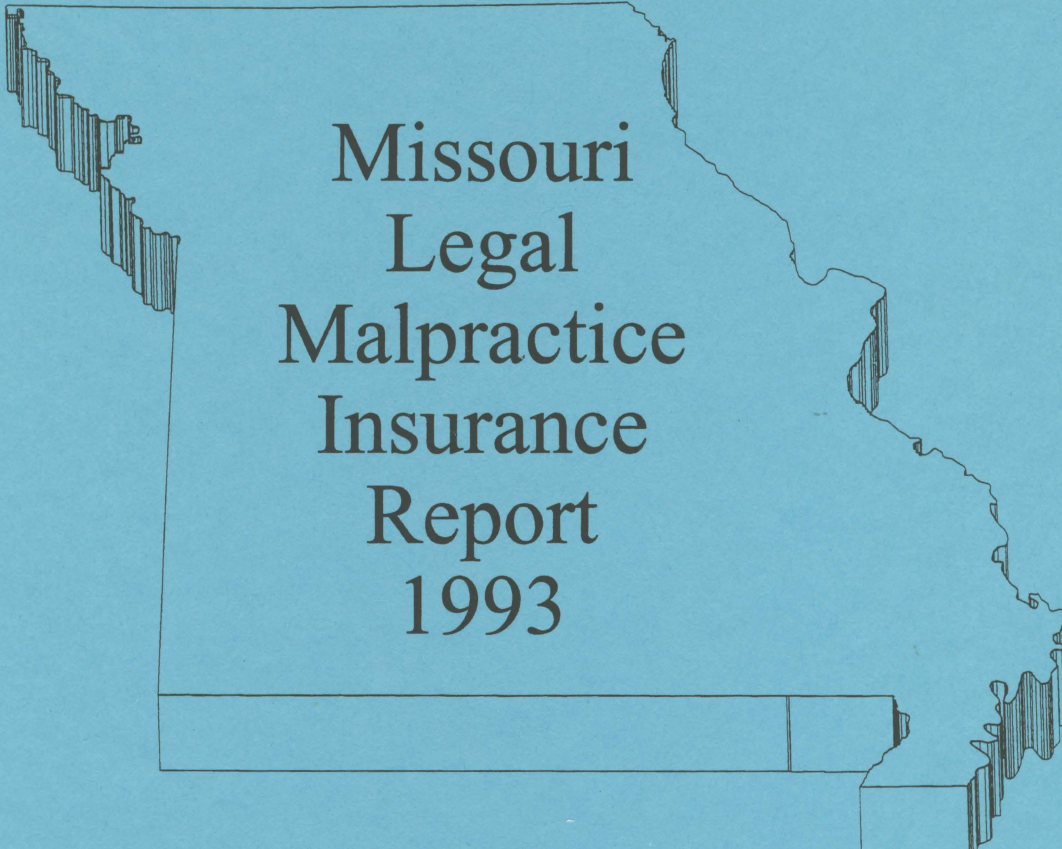
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Missouri Legal Malpractice Insurance Report 1993



Missouri Department of Insurance
Statistics Section
November 1994

MISSOURI LEGAL MALPRACTICE INSURANCE REPORT 1993

**Missouri Department of Insurance
Statistics Section
November 1994**

LEGAL MALPRACTICE INSURANCE REPORT

EXECUTIVE SUMMARY

This report is a summary of Legal Malpractice insurance experience in Missouri for the years 1985 through 1993. The charts, graphs and tables in the first seven sections of this report which contain closed claim information were constructed from data collected by the Missouri Department of Insurance as required by Section 383.077 RSMo. Premium and loss data, obtained from the Missouri Page 14 Supplement, are presented in the final section.

The total number of claims closed in 1993 was 248, a 15% increase from the previous year. Between the years 1985 and 1993, 1,142 legal malpractice claims were closed in Missouri. Of all claims closed, 238 (21%) were closed with payment. Claims settled through court proceedings totaled 127, however, only 17% of these claims were closed with payment.

The cost to an insurer, the loss adjustment expense, or LAE, (i.e. legal fees, claims adjustment costs, etc.), for settling legal malpractice cases has fluctuated over the past nine years. In 1993, the average loss adjustment expense for all claims closed with payment was \$24,739, while the expenses for all claims, closed with or without payment, averaged only \$3,990. The highest average loss adjustment expense for claims closed with payment occurred in 1989 at \$91,712. However, since the majority of claims closed in 1989 were closed without payment, costing an average of \$2,800 in expenses to settle, the average LAE for all claims closed in 1989 amounted to only \$20,746.

In Sections II - VII, indemnities paid on closed claims have been categorized by various claim characteristics. The number of closed claims, average paid claim, and the total amount paid are included in each of these six sections. The categories used for the indemnity analysis are:

- Area of law in which the insured was retained by the claimant
- Major activity in which the lawyer was engaged at the time the alleged error or omission occurred
- Alleged error or omission which was the most significant reason for making the claim
- The legal disposition of the claim at the closing date

- The number of years the insured had been in practice at the time of the alleged error or omission
- The relationship of the insured to the claimant

The largest percent of claims closed in 1993 (80 out of 248) were initiated by plaintiffs in bodily injury/property damage cases (*BI/PD - Plaintiff*). During 1993, a single claim totalling \$3.45 million and in 1992 a \$3.1 million settlement were settled in the *Securities (S.E.C.)* area of law. As a result, *S.E.C.* law had the highest average paid claim over the nine year period at \$292,583 and the greatest nine year total indemnity paid (\$7.3 million).

Dissatisfaction regarding *investigation, other than litigation* resulted in highest average paid claim in 1993 at \$575,917 and over the nine year period at \$148,737. However, the largest proportion of all claims closed in 1993, as well as 1985 - 1993, occurred during the *commencement of action or proceeding*. These two professional activities comprise over 80% of the total losses paid for Missouri Legal Malpractice claims during 1993.

Planning or strategy error and *failure to ascertain deadline correctly* were the most common reasons stated for filing a claim, of all claims closed in 1993. *Failure to ascertain deadline correctly* was the alleged error/omission that generated the largest number of claims over the nine year span with 122, followed by *failure to know or properly apply the law* with 107 closed claims. The alleged error or omission that represented the largest proportion of all claims paid for 1993 was *inadequate investigation* at 61%, while *conflict of interest* accounted for the highest percent of the nine year total at almost 21%.

Forty-four percent (44%) of all claims closed during 1993 were settled before the claimant filed a suit or demanded a hearing. This classification of claim disposition accounted for nearly 24% of the total indemnity paid for 1993 closed claims. Almost three-fourths of the total dollars paid in Missouri for Legal Malpractice claims closed during the nine year span involved claims that were settled before filing a suit or demanding a hearing and claims that were disposed of before a trial or hearing.

In the last two sections of the indemnity analysis, years admitted to practice and insured/claimant relationship, only the nine year combined experience is reported. The three divisions

of years admitted to practice are: under 4 years, 4 to 10 years, and over 10 years. The largest proportion of losses (73%) occurred in the last subdivision, over 10 years admitted to practice. The insured's relationship to the claimant is partitioned into four subclasses: free legal service, member of pre-paid legal plan, client other than the preceding, and non-client. The most claims occurred in the category of client other than the preceding (i.e. client that did not receive free legal service and client that is not a member of a pre-paid legal plan). However, the highest average claim of \$38,278 was paid to non-clients.

Only sixteen companies have reported legal malpractice insurance business in Missouri during the years of 1985-1993. The Bar Plan Mutual Insurance Company, has commanded at least 70% of legal malpractice insurance market in this state each year since 1986.

In 1993 the loss ratio for Legal Malpractice insurance in Missouri was 80%. This figure is 13% higher than the nine year loss ratio of 67%. Loss ratios for this line of business have varied greatly over the time period studied ranging from 3% in 1987 to 127% in 1990.

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.



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**NINE-YEAR
SUMMARY
(1985 - 1993)**

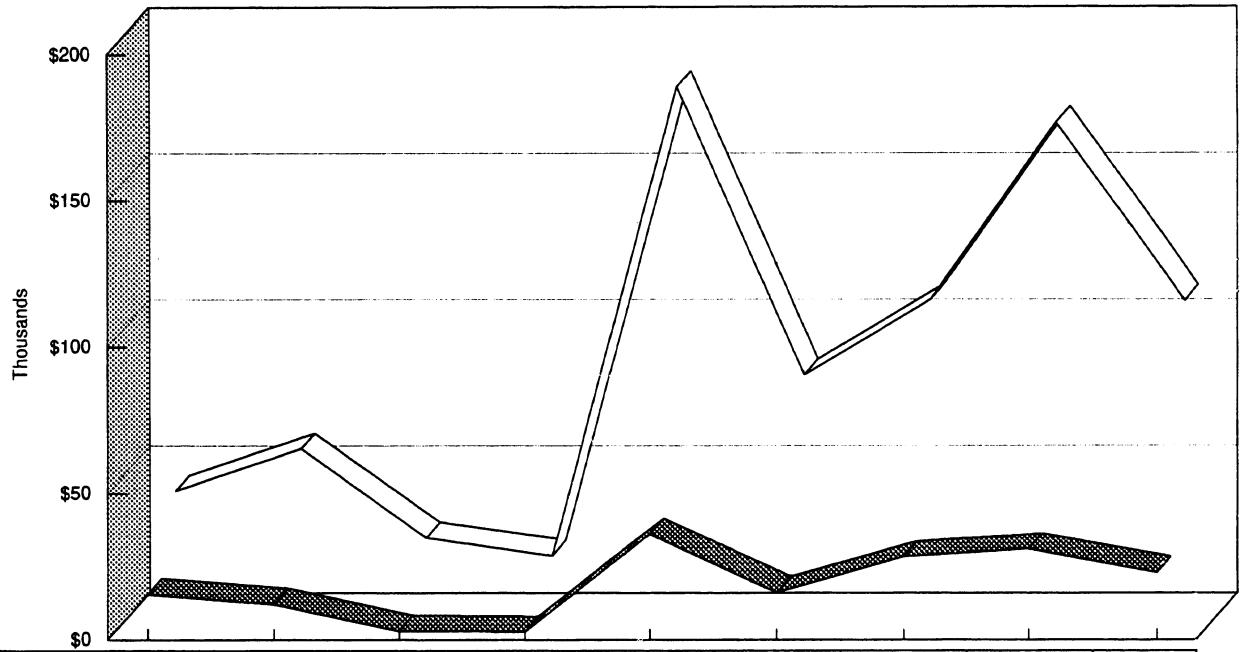


**MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE EXPERIENCE
NINE YEAR SUMMARY
(1985-1993)**

Closed Claims	Number of Claims	Percent of Claims	INDEMNITY PAID		LOSS EXPENSES	
			Total Claims Paid	Average Claim Paid	Total Expenses Paid	Average Expense Paid
All Closed Claims	1,142	100.0%	25,815,648	22,606	13,461,322	11,787
Closed with Payment	238	20.8%	25,815,648	108,469	10,461,478	43,956
Closed without Payment	904	79.2%	0	0	2,999,844	3,318
Claims Settled Through Court Proceedings	127	11.1%	5,800,899	45,676	3,262,463	25,689
Court Proceedings Resulting in Payment	21	1.8%	5,800,899	276,233	2,153,706	102,557

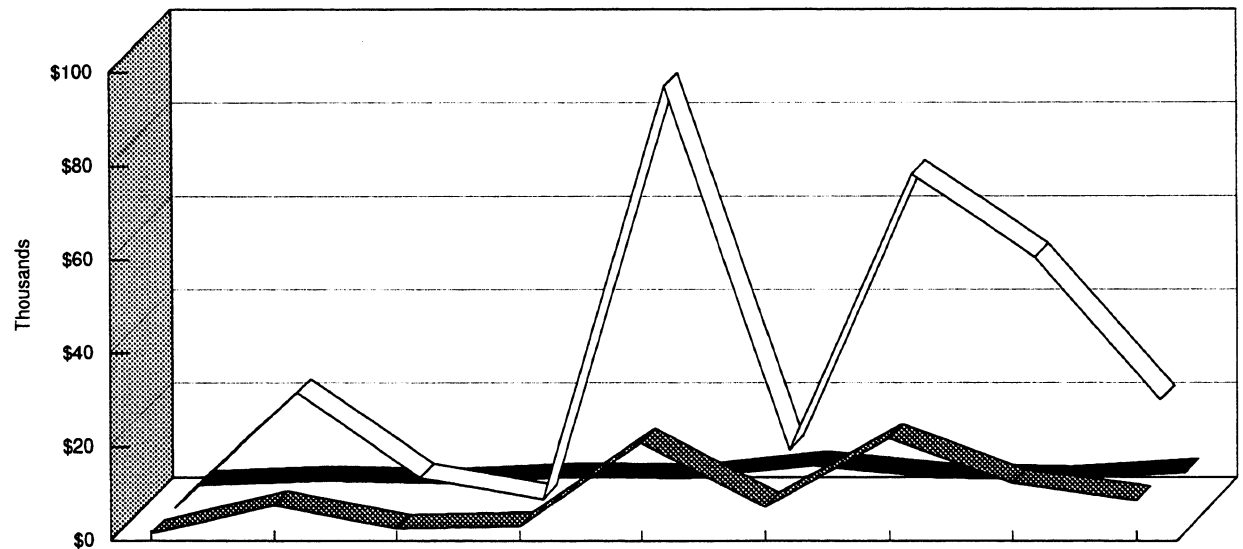
MISSOURI LEGAL MALPRACTICE INSURANCE

AVERAGE PAID CLAIM



YEAR	1985	1986	1987	1988	1989	1990	1991	1992	1993
All Closed Claims	\$15,384	\$12,105	\$2,890	\$2,598	\$35,946	\$16,142	\$28,238	\$30,849	\$22,884
Closed with Pymt	\$39,998	\$54,474	\$23,943	\$17,814	\$178,094	\$79,733	\$105,522	\$165,814	\$105,097

AVERAGE PAID LOSS ADJUSTMENT EXPENSE

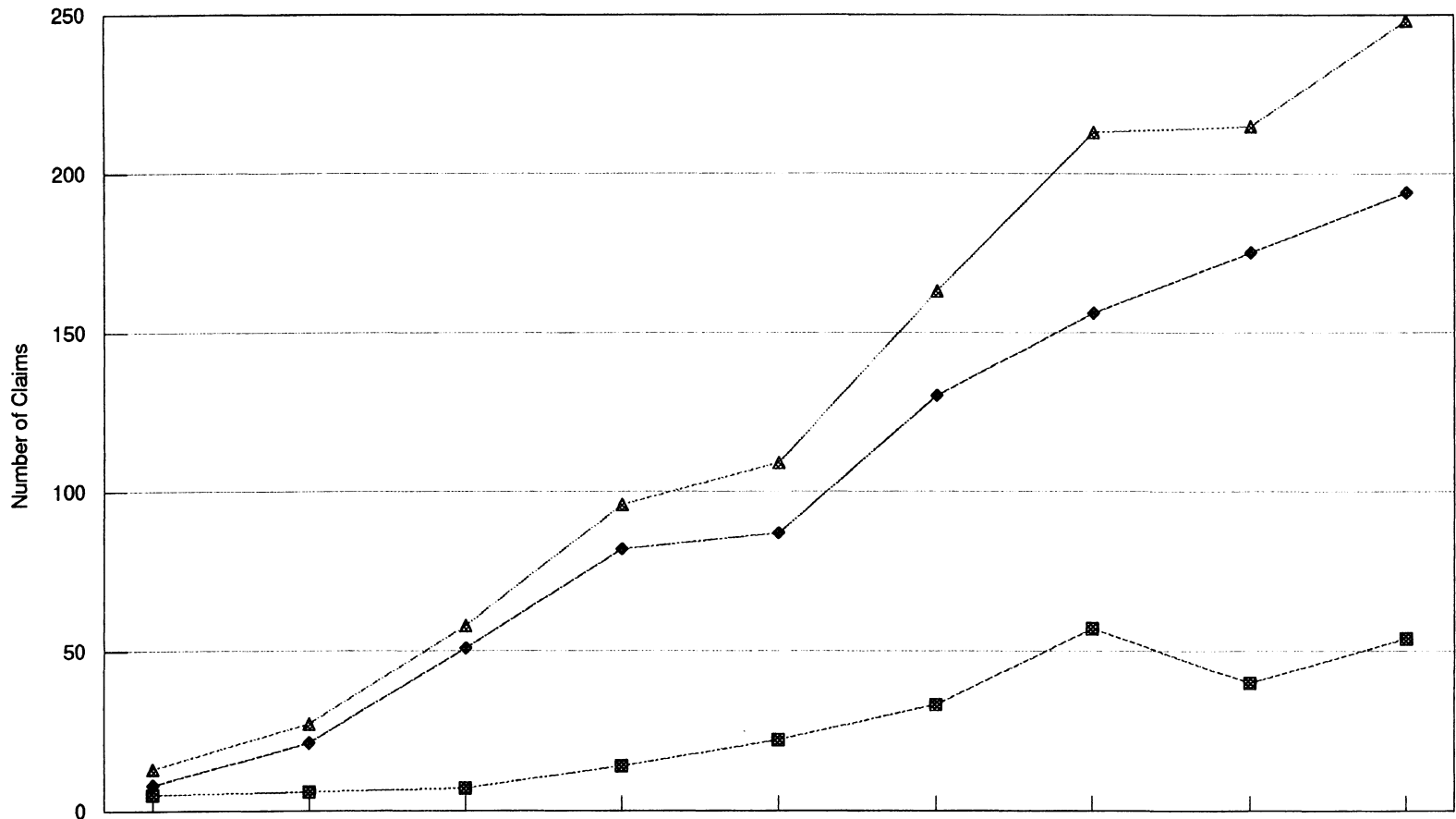


YEAR	1985	1986	1987	1988	1989	1990	1991	1992	1993
All Claims	\$1,518	\$7,614	\$2,602	\$3,078	\$20,746	\$7,189	\$21,685	\$12,220	\$8,508
Closed W Pymt	\$1,844	\$26,159	\$8,080	\$3,622	\$91,712	\$14,002	\$73,002	\$55,154	\$24,739
Closed W/O Pymt	\$1,313	\$2,316	\$1,750	\$2,986	\$2,800	\$5,460	\$2,935	\$2,407	\$3,990

MISSOURI LEGAL MALPRACTICE INSURANCE

CLAIM COUNT

1985 - 1993



YEAR	1985	1986	1987	1988	1989	1990	1991	1992	1993
■ Closed with Pymt	5	6	7	14	22	33	57	40	54
◆ Closed W/O Pymt	8	21	51	82	87	130	156	175	194
▲ Total	13	27	58	96	109	163	213	215	248



INDEMNITY ANALYSIS
BY
AREA OF LAW



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985-1993

AREA OF LAW	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
BI/PD - PLAINTIFF	301	26.4	11,261	3,389,476	13.1	3,913
BUSINESS TRANSACTION/COMMERCIAL LAW	129	11.3	8,903	1,148,513	4.4	10,546
ESTATE, TRUST & PROBATE	125	10.9	19,719	2,464,902	9.5	7,007
REAL ESTATE	121	10.6	33,169	4,013,479	15.5	19,343
FAMILY LAW	94	8.2	8,684	816,294	3.2	4,982
COLLECTION & BANKRUPTCY	78	6.8	3,456	269,540	1.0	4,706
BI/PD - DEFENDANT	66	5.8	36,231	2,391,234	9.3	4,983
CRIMINAL	62	5.4	234	14,500	0.1	2,354
SECURITIES (S.E.C)	25	2.2	292,583	7,314,577	28.3	193,355
LABOR LAW	25	2.2	16,942	423,543	1.6	5,059
CORPORATE & BUSINESS ORGANIZATION	23	2.0	126,304	2,905,000	11.3	23,126
TAXATION	22	1.9	7,332	161,300	0.6	20,146
LOCAL GOVERNMENT	20	1.8	325	6,500	0.0	679
WORKERS COMPENSATION	14	1.2	2,139	29,950	0.1	2,212
CIVIL RIGHTS & COMMISSION	12	1.1	4,833	58,000	0.2	7,563
PATENTS, TRADEMARKS, COPYRIGHTS	7	0.6	1,257	8,796	0.0	11,321
CONSTRUCTION (BUILDING CONTRACTS)	6	0.5	30,399	182,393	0.7	8,201
CONSUMER CLAIMS	3	0.3	32,217	96,651	0.4	49,817
GOVERNMENT CONTRACTS & CLAIMS	2	0.2	0	0	0.0	38
NOT SPECIFIED	2	0.2	27,500	55,000	0.2	23,127
IMMIGRATION & NATURALIZATION	1	0.1	0	0	0.0	0
ENVIRONMENT	1	0.1	40,000	40,000	0.2	0
INTERNATIONAL LAW	1	0.1	0	0	0.0	0
ANTITRUST	1	0.1	0	0	0.0	0
NATIONAL RESOURCES	1	0.1	26,000	26,000	0.1	1,539
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	80	32.3	14,973	1,197,868	21.1	5,924
BUSINESS TRANSACTION/COMMERCIAL LAW	44	17.7	8,549	376,163	6.6	10,047
ESTATE, TRUST & PROBATE	25	10.1	3,630	90,750	1.6	4,201
FAMILY LAW	22	8.9	14,752	324,550	5.7	6,767
REAL ESTATE	19	7.7	2,428	46,140	0.8	1,454
COLLECTION & BANKRUPTCY	13	5.2	252	3,280	0.1	3,850
BI/PD - DEFENDANT	11	4.4	0	0	0.0	932
CRIMINAL	11	4.4	909	10,000	0.2	573
SECURITIES (S.E.C)	4	1.6	877,500	3,510,000	61.8	178,388
CORPORATE & BUSINESS ORGANIZATION	4	1.6	7,500	30,000	0.5	551
LOCAL GOVERNMENT	3	1.2	2,167	6,500	0.1	703
PATENTS, TRADEMARKS, COPYRIGHTS	3	1.2	0	0	0.0	26,224
CIVIL RIGHTS & COMMISSION	2	0.8	0	0	0.0	0
LABOR LAW	2	0.8	0	0	0.0	0
TAXATION	2	0.8	17,500	35,000	0.6	6,800
CONSTRUCTION (BUILDING CONTRACTS)	1	0.4	45,000	45,000	0.8	35,759
IMMIGRATION & NATURALIZATION	1	0.4	0	0	0.0	0
GOVERNMENT CONTRACTS & CLAIMS	1	0.4	0	0	0.0	0
TOTAL	248	100.0	22,884	5,675,251	100.0	8,508

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1992

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	55	25.6	15,827	870,500	13.1	2,980
BUSINESS TRANSACTION/COMMERCIAL LAW	20	9.3	24,780	495,600	7.5	28,010
ESTATE, TRUST & PROBATE	20	9.3	41,614	832,272	12.5	7,702
FAMILY LAW	18	8.4	1,663	29,935	0.5	2,444
REAL ESTATE	17	7.9	20,502	348,537	5.3	10,705
COLLECTION & BANKRUPTCY	16	7.4	600	9,596	0.1	6,530
BI/PD - DEFENDANT	14	6.5	1,857	26,000	0.4	12,234
LABOR LAW	12	5.6	31,962	383,543	5.8	8,366
CRIMINAL	12	5.6	0	0	0.0	2,081
SECURITIES (S.E.C)	7	3.3	456,071	3,192,500	48.1	97,971
LOCAL GOVERNMENT	7	3.3	0	0	0.0	1,246
WORKERS COMPENSATION	4	1.9	6,000	24,000	0.4	3,322
CORPORATE & BUSINESS ORGANIZATION	4	1.9	87,500	350,000	5.3	91,247
CIVIL RIGHTS & COMMISSION	3	1.4	0	0	0.0	16,461
TAXATION	3	1.4	7,100	21,300	0.3	0
PATENTS, TRADEMARKS, COPYRIGHTS	2	0.9	4,398	8,796	0.1	0
ENVIRONMENT	1	0.5	40,000	40,000	0.6	0
TOTAL	215	100.0	30,849	6,632,579	100.0	12,220

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1991

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	50	23.5	12,296	614,791	10.2	4,384
ESTATE, TRUST & PROBATE	38	17.8	23,882	907,500	15.1	9,130
REAL ESTATE	23	10.8	8,283	190,500	3.2	10,857
BUSINESS TRANSACTION/COMMERCIAL LAW	21	9.9	8,393	176,250	2.9	11,220
FAMILY LAW	14	6.6	30,719	430,061	7.2	10,755
COLLECTION & BANKRUPTCY	12	5.6	9,632	115,578	1.9	3,804
TAXATION	9	4.2	556	5,000	0.1	7,663
BI/PD - DEFENDANT	9	4.2	259,222	2,333,000	38.8	8,269
CORPORATE & BUSINESS ORGANIZATION	8	3.8	71,875	575,000	9.6	18,603
CRIMINAL	8	3.8	0	0	0.0	2,739
SECURITIES (S.E.C)	6	2.8	91,302	547,809	9.1	483,641
WORKERS COMPENSATION	5	2.3	1,190	5,950	0.1	828
LOCAL GOVERNMENT	4	1.9	0	0	0.0	0
CONSTRUCTION (BUILDING CONTRACTS)	2	0.9	8,333	16,666	0.3	986
CIVIL RIGHTS & COMMISSION	2	0.9	0	0	0.0	770
LABOR LAW	1	0.5	0	0	0.0	0
CONSUMER CLAIMS	1	0.5	96,651	96,651	1.6	147,667
TOTAL	213	100.0	28,238	6,014,756	100.0	21,685

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1990

AREA OF LAW	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
BI/PD - PLAINTIFF	48	29.4	5,643	270,877	10.3	3,627
REAL ESTATE	21	12.9	4,083	85,750	3.3	7,087
BUSINESS TRANSACTION/COMMERCIAL LAW	20	12.3	350	7,000	0.3	898
FAMILY LAW	14	8.6	553	7,748	0.3	5,202
COLLECTION & BANKRUPTCY	12	7.4	8,009	96,111	3.7	10,721
ESTATE, TRUST & PROBATE	11	6.7	5,545	61,000	2.3	14,537
BI/PD - DEFENDANT	9	5.5	3,299	29,687	1.1	5,845
CRIMINAL	6	3.7	0	0	0.0	7,616
LOCAL GOVERNMENT	6	3.7	0	0	0.0	458
WORKERS COMPENSATION	4	2.5	0	0	0.0	3,183
LABOR LAW	3	1.8	13,333	40,000	1.5	4,897
CORPORATE & BUSINESS ORGANIZATION	3	1.8	650,000	1,950,000	74.1	4,921
CIVIL RIGHTS & COMMISSION	2	1.2	29,000	58,000	2.2	18,874
TAXATION	1	0.6	0	0	0.0	276,121
CONSUMER CLAIMS	1	0.6	0	0	0.0	1,785
INTERNATIONAL LAW	1	0.6	0	0	0.0	0
CONSTRUCTION (BUILDING CONTRACTS)	1	0.6	25,000	25,000	1.0	10,705
TOTAL	163	100.0	16,142	2,631,173	100.0	7,189

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1989

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	30	27.5	5,767	173,000	4.4	1,365
ESTATE, TRUST & PROBATE	14	12.8	27,742	388,392	9.9	4,717
REAL ESTATE	12	11.0	267,171	3,206,052	81.8	135,237
BUSINESS TRANSACTION/COMMERCIAL LAW	10	9.2	7,000	70,000	1.8	9,117
COLLECTION & BANKRUPTCY	8	7.3	919	7,350	0.2	3,413
CRIMINAL	8	7.3	0	0	0.0	2,017
FAMILY LAW	7	6.4	1,286	9,000	0.2	1,512
BI/PD - DEFENDANT	6	5.5	0	0	0.0	963
SECURITIES (S.E.C)	6	5.5	10,711	64,268	1.6	62,887
TAXATION	3	2.8	0	0	0.0	418
LABOR LAW	2	1.8	0	0	0.0	573
CORPORATE & BUSINESS ORGANIZATION	1	0.9	0	0	0.0	0
NOT SPECIFIED	1	0.9	0	0	0.0	0
CONSTRUCTION (BUILDING CONTRACTS)	1	0.9	0	0	0.0	770
TOTAL	109	100.0	35,946	3,918,062	100.0	20,746

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1988

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	21	21.9	1,935	40,643	16.3	471
REAL ESTATE	13	13.5	8,231	107,000	42.9	6,100
FAMILY LAW	11	11.5	1,364	15,000	6.0	1,058
BI/PD - DEFENDANT	10	10.4	0	0	0.0	713
BUSINESS TRANSACTION/COMMERCIAL LAW	9	9.4	0	0	0.0	742
COLLECTION & BANKRUPTCY	9	9.4	3,972	35,750	14.3	124
ESTATE, TRUST & PROBATE	8	8.3	6,125	49,000	19.6	3,970
CRIMINAL	8	8.3	250	2,000	0.8	1,773
CIVIL RIGHTS & COMMISSION	2	2.1	0	0	0.0	0
LABOR LAW	2	2.1	0	0	0.0	528
CORPORATE & BUSINESS ORGANIZATION	2	2.1	0	0	0.0	568
SECURITIES (S.E.C)	1	1.0	0	0	0.0	131,653
TOTAL	96	100.0	2,598	249,393	100.0	3,078

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1987

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
BI/PD - PLAINTIFF	10	17.2	750	7,500	4.5	1,718
REAL ESTATE	9	15.5	389	3,500	2.1	878
ESTATE, TRUST & PROBATE	6	10.3	0	0	0.0	1,512
CRIMINAL	6	10.3	417	2,500	1.5	1,623
FAMILY LAW	5	8.6	0	0	0.0	2,818
COLLECTION & BANKRUPTCY	5	8.6	375	1,875	1.1	1,958
BI/PD - DEFENDANT	4	6.9	0	0	0.0	451
BUSINESS TRANSACTION/COMMERCIAL LAW	3	5.2	500	1,500	0.9	1,401
PATENTS, TRADEMARKS, COPYRIGHTS	2	3.4	0	0	0.0	289
SECURITIES (S.E.C)	1	1.7	0	0	0.0	23,716
CIVIL RIGHTS & COMMISSION	1	1.7	0	0	0.0	2,086
CONSUMER CLAIMS	1	1.7	0	0	0.0	0
TAXATION	1	1.7	0	0	0.0	1,918
GOVERNMENT CONTRACTS & CLAIMS	1	1.7	0	0	0.0	75
LABOR LAW	1	1.7	0	0	0.0	2,516
NOT SPECIFIED	1	1.7	55,000	55,000	32.8	46,254
CONSTRUCTION (BUILDING CONTRACTS)	1	1.7	95,727	95,727	57.1	0
TOTAL	58	100.0	2,890	167,602	100.0	2,602

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1986

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
REAL ESTATE	6	22.2	4,333	26,000	8.0	2,105
BI/PD - PLAINTIFF	5	18.5	39,659	198,297	60.7	14,560
FAMILY LAW	3	11.1	0	0	0.0	5,249
CRIMINAL	3	11.1	0	0	0.0	2,342
BI/PD - DEFENDANT	3	11.1	849	2,547	0.8	1,868
ESTATE, TRUST & PROBATE	2	7.4	0	0	0.0	618
COLLECTION & BANKRUPTCY	2	7.4	0	0	0.0	0
LABOR LAW	1	3.7	0	0	0.0	6,672
BUSINESS TRANSACTION/COMMERCIAL LAW	1	3.7	0	0	0.0	2,511
TAXATION	1	3.7	100,000	100,000	30.6	81,357
TOTAL	27	100.0	12,105	326,844	100.0	7,614

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1985

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
AREA OF LAW						
TAXATION	2	15.4	0	0	0.0	0
BI/PD - PLAINTIFF	2	15.4	8,000	16,000	8.0	2,897
ESTATE, TRUST & PROBATE	1	7.7	135,988	135,988	68.0	1,889
CORPORATE & BUSINESS ORGANIZATION	1	7.7	0	0	0.0	0
LABOR LAW	1	7.7	0	0	0.0	0
REAL ESTATE	1	7.7	0	0	0.0	9,704
BUSINESS TRANSACTION/COMMERCIAL LAW	1	7.7	22,000	22,000	11.0	0
COLLECTION & BANKRUPTCY	1	7.7	0	0	0.0	0
ANTITRUST	1	7.7	0	0	0.0	0
NATIONAL RESOURCES	1	7.7	26,000	26,000	13.0	1,539
WORKERS COMPENSATION	1	7.7	0	0	0.0	803
TOTAL	13	100.0	15,384	199,988	100.0	1,518

INDEMNITY ANALYSIS
BY
MAJOR ACTIVITY



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985-1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
COMMENCEMENT OF ACTION OR PROCEEDING	295	25.8	13,000	3,835,035	14.9	4,574
SETTLEMENT AND NEGOTIATION	135	11.8	22,064	2,978,584	11.5	7,198
PRE-TRIAL, PRE-HEARING	132	11.6	17,449	2,303,250	8.9	2,797
CONSULTATION OR ADVICE	125	10.9	27,872	3,483,997	13.5	18,270
PREPARATION, TRANSMITTAL OR FILING	119	10.4	6,652	791,626	3.1	25,271
OTHER	63	5.5	52,327	3,296,612	12.8	30,683
TRIAL OR HEARING	57	5.0	7,715	439,738	1.7	6,505
EX PARTE PROCEEDINGS	46	4.0	20,270	932,414	3.6	4,845
OTHER WRITTEN OPINION	39	3.4	10,426	406,618	1.6	8,407
REFERRAL TO ANOTHER PROFESSIONAL	28	2.5	119,303	3,340,477	12.9	30,128
APPEAL ACTIVITIES	27	2.4	5,567	150,300	0.6	15,817
INVESTIGATION, OTHER THAN LITIGATION	24	2.1	148,737	3,569,697	13.8	43,720
TITLE OPINION	23	2.0	4,761	109,500	0.4	3,518
POST TRIAL OR HEARING	16	1.4	94	1,500	0.0	3,118
TAX REPORTING OR PAYMENT	11	1.0	11,027	121,300	0.5	11,679
NOT SPECIFIED	2	0.2	27,500	55,000	0.2	23,127
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
COMMENCEMENT OF ACTION OR PROCEEDING	84	33.9	13,054	1,096,531	19.3	2,792
SETTLEMENT AND NEGOTIATION	32	12.9	10,938	350,000	6.2	12,730
PREPARATION, TRANSMITTAL OR FILING	27	10.9	2,973	80,280	1.4	1,664
PRE-TRIAL, PRE-HEARING	25	10.1	3,440	86,000	1.5	3,402
CONSULTATION OR ADVICE	19	7.7	19,639	373,140	6.6	6,202
EXPARTE PROCEEDINGS	15	6.0	2,583	38,750	0.7	3,893
OTHER	9	3.6	0	0	0.0	3,808
TRIAL OR HEARING	8	3.2	9,344	74,750	1.3	8,309
OTHER WRITTEN OPINION	8	3.2	10,000	80,000	1.4	11,305
APPEAL ACTIVITIES	7	2.8	43	300	0.0	1,710
INVESTIGATION, OTHER THAN LITIGATION	6	2.4	575,917	3,455,500	60.9	151,496
TITLE OPINION	3	1.2	0	0	0.0	2,150
POST TRIAL OR HEARING	3	1.2	0	0	0.0	0
REFERRAL TO ANOTHER PROFESSIONAL	2	0.8	20,000	40,000	0.7	21,680
TOTAL	248	100.0	22,884	5,675,251	100.0	8,508

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1992

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
COMMENCEMENT OF ACTION OR PROCEEDING	63	29.3	23,624	1,488,335	22.4	10,071
SETTLEMENT AND NEGOTIATION	27	12.6	1,411	38,100	0.6	2,060
PRE-TRIAL, PRE-HEARING	24	11.2	750	18,000	0.3	3,102
CONSULTATION OR ADVICE	22	10.2	44,036	968,796	14.6	31,589
PREPARATION, TRANSMITTAL OR FILING	21	9.8	4,037	84,787	1.3	1,889
TRIAL OR HEARING	14	6.5	1,857	26,000	0.4	8,195
EXPARTE PROCEEDINGS	13	6.0	54,790	712,272	10.7	10,616
OTHER	10	4.7	3,894	38,935	0.6	4,576
INVESTIGATION, OTHER THAN LITIGATION	5	2.3	8,711	43,554	0.7	23,682
OTHER WRITTEN OPINION	5	2.3	13,500	67,500	1.0	4,188
APPEAL ACTIVITIES	4	1.9	0	0	0.0	0
POST TRIAL OR HEARING	3	1.4	0	0	0.0	9,380
REFERRAL TO ANOTHER PROFESSIONAL	2	0.9	1,562,500	3,125,000	47.1	331,131
TAX REPORTING OR PAYMENT	2	0.9	10,650	21,300	0.3	0
TOTAL	215	100.0	30,849	6,632,579	100.0	12,220

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1991

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
CONSULTATION OR ADVICE	52	24.4	38,559	2,005,061	33.3	17,374
COMMENCEMENT OF ACTION OR PROCEEDING	44	20.7	18,149	798,576	13.3	7,166
PRE-TRIAL, PRE-HEARING	22	10.3	93,807	2,063,750	34.3	2,104
SETTLEMENT AND NEGOTIATION	21	9.9	19,550	410,560	6.8	9,184
PREPARATION, TRANSMITTAL OR FILING	19	8.9	8,569	162,809	2.7	145,425
TRIAL OR HEARING	9	4.2	13,111	118,000	2.0	12,410
OTHER	9	4.2	139	1,250	0.0	2,137
REFERRAL TO ANOTHER PROFESSIONAL	8	3.8	3,906	31,250	0.5	6,831
TITLE OPINION	6	2.8	7,583	45,500	0.8	3,561
OTHER WRITTEN OPINION	5	2.3	40,000	200,000	3.3	10,292
EXPARTE PROCEEDINGS	5	2.3	600	3,000	0.0	1,961
TAX REPORTING OR PAYMENT	5	2.3	0	0	0.0	8,816
APPEAL ACTIVITIES	4	1.9	37,500	150,000	2.5	21,087
INVESTIGATION, OTHER THAN LITIGATION	3	1.4	8,333	25,000	0.4	455
POST TRIAL OR HEARING	1	0.5	0	0	0.0	0
TOTAL	213	100.0	28,238	6,014,756	100.0	21,685

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1990

MAJOR ACTIVITY CODE	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
COMMENCEMENT OF ACTION OR PROCEEDING	46	28.2	4,854	223,296	8.5	2,435
SETTLEMENT AND NEGOTIATION	21	12.9	96,197	2,020,127	76.8	9,480
PRE-TRIAL, PRE-HEARING	18	11.0	5,278	95,000	3.6	6,990
PREPARATION, TRANSMITTAL OR FILING	14	8.6	1,161	16,250	0.6	1,509
CONSULTATION OR ADVICE	11	6.7	500	5,500	0.2	10,468
TRIAL OR HEARING	11	6.7	7,727	85,000	3.2	5,703
TITLE OPINION	9	5.5	7,111	64,000	2.4	4,660
OTHER	7	4.3	9,286	65,000	2.5	14,065
EXPARTE PROCEEDINGS	6	3.7	0	0	0.0	657
OTHER WRITTEN OPINION	6	3.7	0	0	0.0	1,968
REFERRAL TO ANOTHER PROFESSIONAL	5	3.1	9,700	48,500	1.8	11,744
APPEAL ACTIVITIES	3	1.8	0	0	0.0	100,868
TAX REPORTING OR PAYMENT	2	1.2	0	0	0.0	1,515
POST TRIAL OR HEARING	2	1.2	750	1,500	0.1	5,999
INVESTIGATION, OTHER THAN LITIGATION	2	1.2	3,500	7,000	0.3	1,712
TOTAL	163	100.0	16,142	2,631,173	100.0	7,189

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1989

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
COMMENCEMENT OF ACTION OR PROCEEDING	24	22.0	4,458	107,000	2.7	1,448
PREPARATION, TRANSMITTAL OR FILING	16	14.7	15,563	249,000	6.4	3,220
PRE-TRIAL, PRE-HEARING	12	11.0	1,667	20,000	0.5	1,330
SETTLEMENT AND NEGOTIATION	11	10.1	3,091	34,000	0.9	1,393
OTHER	10	9.2	318,805	3,188,052	81.4	167,155
CONSULTATION OR ADVICE	10	9.2	8,250	82,500	2.1	27,008
OTHER WRITTEN OPINION	5	4.6	11,824	59,118	1.5	29,281
EXPARTE PROCEEDINGS	5	4.6	35,678	178,392	4.6	2,308
TRIAL OR HEARING	4	3.7	0	0	0.0	455
REFERRAL TO ANOTHER PROFESSIONAL	4	3.7	0	0	0.0	5,504
APPEAL ACTIVITIES	3	2.8	0	0	0.0	5,781
TITLE OPINION	2	1.8	0	0	0.0	0
POST TRIAL OR HEARING	1	0.9	0	0	0.0	0
NOT SPECIFIED	1	0.9	0	0	0.0	0
INVESTIGATION, OTHER THAN LITIGATION	1	0.9	0	0	0.0	2,958
TOTAL	109	100.0	35,946	3,918,062	100.0	20,746

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1988

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
COMMENCEMENT OF ACTION OR PROCEEDING	20	20.8	3,988	79,750	32.0	174
PRE-TRIAL, PRE-HEARING	19	19.8	553	10,500	4.2	478
PREPARATION, TRANSMITTAL OR FILING	10	10.4	9,300	93,000	37.3	6,946
CONSULTATION OR ADVICE	8	8.3	6,125	49,000	19.6	19,059
SETTLEMENT AND NEGOTIATION	8	8.3	1,500	12,000	4.8	312
OTHER	7	7.3	0	0	0.0	3,813
TRIAL OR HEARING	6	6.3	0	0	0.0	444
OTHER WRITTEN OPINION	4	4.2	0	0	0.0	1,129
INVESTIGATION, OTHER THAN LITIGATION	4	4.2	1,286	5,143	2.1	2,876
REFERRAL TO ANOTHER PROFESSIONAL	2	2.1	0	0	0.0	528
APPEAL ACTIVITIES	2	2.1	0	0	0.0	848
EXPARTE PROCEEDINGS	2	2.1	0	0	0.0	597
TITLE OPINION	2	2.1	0	0	0.0	4,619
POST TRIAL OR HEARING	2	2.1	0	0	0.0	0
TOTAL	96	100.0	2,598	249,393	100.0	3,078

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1987

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
SETTLEMENT AND NEGOTIATION	8	13.8	0	0	0.0	2,998
COMMENCEMENT OF ACTION OR PROCEEDING	8	13.8	0	0	0.0	694
PRE-TRIAL, PRE-HEARING	8	13.8	313	2,500	1.5	1,380
OTHER	8	13.8	422	3,375	2.0	1,450
PREPARATION, TRANSMITTAL OR FILING	6	10.3	583	3,500	2.1	928
REFERRAL TO ANOTHER PROFESSIONAL	4	6.9	23,932	95,727	57.1	376
CONSULTATION OR ADVICE	3	5.2	0	0	0.0	9,949
OTHER WRITTEN OPINION	3	5.2	0	0	0.0	766
TRIAL OR HEARING	3	5.2	0	0	0.0	714
INVESTIGATION, OTHER THAN LITIGATION	2	3.4	3,750	7,500	4.5	559
POST TRIAL OR HEARING	2	3.4	0	0	0.0	3,006
APPEAL ACTIVITIES	1	1.7	0	0	0.0	2,086
TITLE OPINION	1	1.7	0	0	0.0	1,918
NOT SPECIFIED	1	1.7	55,000	55,000	32.8	46,254
TOTAL	58	100.0	2,890	167,602	100.0	2,602

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1986

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
SETTLEMENT AND NEGOTIATION	6	22.2	18,466	110,797	33.9	12,447
OTHER WRITTEN OPINION	3	11.1	0	0	0.0	0
APPEAL ACTIVITIES	3	11.1	0	0	0.0	2,338
PRE-TRIAL, PRE-HEARING	3	11.1	2,500	7,500	2.3	500
COMMENCEMENT OF ACTION OR PROCEEDING	3	11.1	9,516	28,547	8.7	1,268
OTHER	2	7.4	0	0	0.0	7,874
POST TRIAL OR HEARING	2	7.4	0	0	0.0	1,868
PREPARATION, TRANSMITTAL OR FILING	2	7.4	40,000	80,000	24.5	5,532
TRIAL OR HEARING	1	3.7	0	0	0.0	6,672
REFERRAL TO ANOTHER PROFESSIONAL	1	3.7	0	0	0.0	12
TAX REPORTING OR PAYMENT	1	3.7	100,000	100,000	30.6	81,357
TOTAL	27	100.0	12,105	326,844	100.0	7,614

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1985

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
MAJOR ACTIVITY CODE						
PREPARATION, TRANSMITTAL OR FILING	4	30.8	5,500	22,000	11.0	201
COMMENCEMENT OF ACTION OR PROCEEDING	3	23.1	4,333	13,000	6.5	1,833
TAX REPORTING OR PAYMENT	1	7.7	0	0	0.0	0
TRIAL OR HEARING	1	7.7	135,988	135,988	68.0	1,889
OTHER	1	7.7	0	0	0.0	9,704
SETTLEMENT AND NEGOTIATION	1	7.7	3,000	3,000	1.5	293
PRE-TRIAL, PRE-HEARING	1	7.7	0	0	0.0	0
INVESTIGATION, OTHER THAN LITIGATION	1	7.7	26,000	26,000	13.0	1,539
TOTAL	13	100.0	15,384	199,988	100.0	1,518

INDEMNITY ANALYSIS
BY
ALLEGED ERROR OR OMISSION



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985-1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO ASCERTAIN DEADLINE CORRECTLY	122	10.7	14,438	1,761,444	6.8	3,731
FAIL TO KNOW OR PROPERLY APPLY THE LAW	107	9.4	13,161	1,408,177	5.5	6,630
PLANNING OR STRATEGY ERROR	105	9.2	7,467	784,000	3.0	4,780
INADEQUATE INVESTIGATION	90	7.9	44,954	4,045,826	15.7	16,086
CONFLICT OF INTEREST	83	7.3	65,022	5,396,796	20.9	11,921
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	69	6.0	3,978	274,500	1.1	3,375
OTHER	67	5.9	55,743	3,734,766	14.5	34,508
FRAUD	65	5.7	62,816	4,083,059	15.8	66,622
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	64	5.6	3,267	209,078	0.8	7,356
FAILURE TO CALENDAR PROPERLY	62	5.4	10,126	627,781	2.4	2,242
PROCRASTINATION OR LACK OF FOLLOW-UP	60	5.3	11,856	711,380	2.8	1,394
FAIL TO OBTAIN CLIENTS CONSENT	53	4.6	23,964	1,270,078	4.9	15,844
VIOLATION OF CIVIL RIGHTS	49	4.3	11,740	575,248	2.2	5,199
FAIL TO ANTICIPATE TAX CONSEQUENCES	31	2.7	8,845	274,203	1.1	9,860
ERROR IN PUBLIC RECORD SEARCH	27	2.4	1,981	53,500	0.2	2,961
IMPROPER WITHDRAWAL FROM REPRESENTATION	23	2.0	4,435	102,000	0.4	3,857
FAILURE TO REACT TO CALENDAR	21	1.8	9,092	190,937	0.7	4,115
CLERICAL ERROR	14	1.2	3,107	43,500	0.2	181
LIBEL OR SLANDER	13	1.1	154	2,000	0.0	3,962
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	12	1.1	15,125	181,500	0.7	2,142
NOT SPECIFIED	2	0.2	27,500	55,000	0.2	23,127
LOST FILE, DOCUMENT OR EVIDENCE	2	0.2	14,500	29,000	0.1	0
ERROR IN MATHEMATICAL CALCULATION	1	0.1	1,875	1,875	0.0	7,563
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1993

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
PLANNING OR STRATEGY ERROR	32	12.9	4,469	143,000	2.5	3,443
FAIL TO ASCERTAIN DEADLINE CORRECTLY	32	12.9	25,668	821,378	14.5	7,674
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	22	8.9	4,212	92,663	1.6	6,133
FAIL TO KNOW OR PROPERLY APPLY THE LAW	22	8.9	11,711	257,640	4.5	5,397
FRAUD	20	8.1	9,013	180,250	3.2	8,389
PROCRASTINATION OR LACK OF FOLLOW-UP	19	7.7	4,462	84,780	1.5	1,358
FAIL TO OBTAIN CLIENTS CONSENT	16	6.5	644	10,300	0.2	4,934
FAILURE TO CALENDAR PROPERLY	15	6.0	5,066	75,990	1.3	461
CONFLICT OF INTEREST	12	4.8	3,750	45,000	0.8	19,202
INADEQUATE INVESTIGATION	11	4.4	316,364	3,480,000	61.3	66,010
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	10	4.0	10,100	101,000	1.8	2,667
OTHER	8	3.2	28,750	230,000	4.1	18,262
ERROR IN PUBLIC RECORD SEARCH	6	2.4	0	0	0.0	7,325
FAILURE TO REACT TO CALENDAR	6	2.4	9,708	58,250	1.0	4,977
VIOLATION OF CIVIL RIGHTS	5	2.0	0	0	0.0	0
FAIL TO ANTICIPATE TAX CONSEQUENCES	4	1.6	23,750	95,000	1.7	3,400
IMPROPER WITHDRAWAL FROM REPRESENTATION	3	1.2	0	0	0.0	0
CLERICAL ERROR	3	1.2	0	0	0.0	0
LIBEL OR SLANDER	1	0.4	0	0	0.0	4,458
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	1	0.4	0	0	0.0	0
TOTAL	248	100.0	22,884	5,675,251	100.0	8,508

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1992

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
PLANNING OR STRATEGY ERROR	30	14.0	8,333	250,000	3.8	4,962
FAIL TO ASCERTAIN DEADLINE CORRECTLY	28	13.0	13,439	376,292	5.7	742
FAIL TO KNOW OR PROPERLY APPLY THE LAW	21	9.8	21,348	448,298	6.8	3,220
INADEQUATE INVESTIGATION	17	7.9	23,514	399,730	6.0	28,269
CONFLICT OF INTEREST	15	7.0	7,920	118,796	1.8	2,917
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	14	6.5	897	12,554	0.2	17,968
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	14	6.5	2,143	30,000	0.5	9,914
FAILURE TO CALENDAR PROPERLY	14	6.5	2,857	40,000	0.6	5,275
FAIL TO OBTAIN CLIENTS CONSENT	10	4.7	67,500	675,000	10.2	12,355
PROCRASTINATION OR LACK OF FOLLOW-UP	8	3.7	62,875	503,000	7.6	387
VIOLATION OF CIVIL RIGHTS	8	3.7	0	0	0.0	6,892
OTHER	7	3.3	1,782	12,474	0.2	4,408
FRAUD	7	3.3	520,000	3,640,000	54.9	165,956
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	5	2.3	12,300	61,500	0.9	1,615
CLERICAL ERROR	5	2.3	8,000	40,000	0.6	124
IMPROPER WITHDRAWAL FROM REPRESENTATION	5	2.3	0	0	0.0	2,246
FAIL TO ANTICIPATE TAX CONSEQUENCES	3	1.4	8,312	24,935	0.4	2,458
ERROR IN PUBLIC RECORD SEARCH	2	0.9	0	0	0.0	0
LIBEL OR SLANDER	1	0.5	0	0	0.0	0
FAILURE TO REACT TO CALENDAR	1	0.5	0	0	0.0	0
TOTAL	215	100.0	30,849	6,632,579	100.0	12,220

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1991

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
CONFLICT OF INTEREST	39	18.3	81,712	3,186,750	53.0	14,943
INADEQUATE INVESTIGATION	20	9.4	2,853	57,061	0.9	7,163
PLANNING OR STRATEGY ERROR	19	8.9	11,316	215,000	3.6	5,657
FAIL TO ASCERTAIN DEADLINE CORRECTLY	18	8.5	17,236	310,250	5.2	7,934
FAIL TO KNOW OR PROPERLY APPLY THE LAW	17	8.0	13,806	234,704	3.9	6,945
OTHER	14	6.6	14,731	206,240	3.4	13,733
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	14	6.6	7,143	100,000	1.7	2,628
FAIL TO ANTICIPATE TAX CONSEQUENCES	10	4.7	500	5,000	0.1	8,607
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	9	4.2	11,306	101,750	1.7	6,801
FAILURE TO CALENDAR PROPERLY	9	4.2	37,699	339,291	5.6	622
PROCRASTINATION OR LACK OF FOLLOW-UP	9	4.2	4,306	38,750	0.6	711
FRAUD	8	3.8	20,351	162,809	2.7	339,346
VIOLATION OF CIVIL RIGHTS	6	2.8	95,833	575,000	9.6	26,594
FAIL TO OBTAIN CLIENTS CONSENT	5	2.3	65,330	326,651	5.4	45,125
ERROR IN PUBLIC RECORD SEARCH	5	2.3	7,100	35,500	0.6	1,381
FAILURE TO REACT TO CALENDAR	4	1.9	25,000	100,000	1.7	2,395
IMPROPER WITHDRAWAL FROM REPRESENTATION	2	0.9	10,000	20,000	0.3	9,892
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	0.9	0	0	0.0	0
LIBEL OR SLANDER	2	0.9	0	0	0.0	0
CLERICAL ERROR	1	0.5	0	0	0.0	0
TOTAL	213	100.0	28,238	6,014,756	100.0	21,685

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1990

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
INADEQUATE INVESTIGATION	17	10.4	3,059	52,000	2.0	2,450
FAIL TO KNOW OR PROPERLY APPLY THE LAW	17	10.4	10,176	173,000	6.6	14,022
FAILURE TO CALENDAR PROPERLY	13	8.0	8,423	109,500	4.2	3,429
VIOLATION OF CIVIL RIGHTS	12	7.4	21	248	0.0	2,347
FRAUD	11	6.7	0	0	0.0	1,519
OTHER	11	6.7	1,273	14,000	0.5	7,359
FAIL TO OBTAIN CLIENTS CONSENT	10	6.1	6,313	63,127	2.4	37,599
PLANNING OR STRATEGY ERROR	10	6.1	250	2,500	0.1	10,083
FAIL TO ASCERTAIN DEADLINE CORRECTLY	10	6.1	4,875	48,750	1.9	807
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	8	4.9	264	2,111	0.1	96
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	8	4.9	2,375	19,000	0.7	980
PROCRASTINATION OR LACK OF FOLLOW-UP	8	4.9	938	7,500	0.3	3,362
CONFLICT OF INTEREST	7	4.3	280,893	1,966,250	74.7	6,078
ERROR IN PUBLIC RECORD SEARCH	7	4.3	0	0	0.0	2,639
FAILURE TO REACT TO CALENDAR	5	3.1	3,937	19,687	0.7	8,122
FAIL TO ANTICIPATE TAX CONSEQUENCES	3	1.8	16,167	48,500	1.8	14,135
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	1.2	20,000	40,000	1.5	5,481
LIBEL OR SLANDER	2	1.2	0	0	0.0	5,905
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	0.6	65,000	65,000	2.5	32,446
CLERICAL ERROR	1	0.6	0	0	0.0	1,785
TOTAL	163	100.0	16,142	2,631,173	100.0	7,189

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1989

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO ASCERTAIN DEADLINE CORRECTLY	15	13.8	4,800	72,000	1.8	546
OTHER	12	11.0	266,713	3,200,552	81.7	152,699
INADEQUATE INVESTIGATION	11	10.1	808	8,892	0.2	2,054
PLANNING OR STRATEGY ERROR	8	7.3	18,438	147,500	3.8	4,064
CONFLICT OF INTEREST	7	6.4	11,429	80,000	2.0	11,461
PROCRASTINATION OR LACK OF FOLLOW-UP	6	5.5	8,558	51,350	1.3	2,436
FAILURE TO CALENDAR PROPERLY	6	5.5	7,500	45,000	1.1	376
FAIL TO ANTICIPATE TAX CONSEQUENCES	6	5.5	8,628	51,768	1.3	24,110
FAIL TO KNOW OR PROPERLY APPLY THE LAW	5	4.6	1,800	9,000	0.2	3,667
FAIL TO OBTAIN CLIENTS CONSENT	5	4.6	39,000	195,000	5.0	6,422
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	5	4.6	4,400	22,000	0.6	804
IMPROPER WITHDRAWAL FROM REPRESENTATION	4	3.7	4,250	17,000	0.4	5,099
ERROR IN PUBLIC RECORD SEARCH	4	3.7	4,500	18,000	0.5	0
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	4	3.7	0	0	0.0	2,342
CLERICAL ERROR	2	1.8	0	0	0.0	0
FRAUD	2	1.8	0	0	0.0	15,479
VIOLATION OF CIVIL RIGHTS	2	1.8	0	0	0.0	973
LIBEL OR SLANDER	2	1.8	0	0	0.0	2,911
FAILURE TO REACT TO CALENDAR	2	1.8	0	0	0.0	435
NOT SPECIFIED	1	0.9	0	0	0.0	0
TOTAL	109	100.0	35,946	3,918,062	100.0	20,746

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1988

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO KNOW OR PROPERLY APPLY THE LAW	13	13.5	2,404	31,250	12.5	2,962
VIOLATION OF CIVIL RIGHTS	11	11.5	0	0	0.0	402
INADEQUATE INVESTIGATION	9	9.4	2,905	26,143	10.5	3,673
FRAUD	9	9.4	0	0	0.0	15,548
FAIL TO ASCERTAIN DEADLINE CORRECTLY	7	7.3	3,857	27,000	10.8	1,024
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	6	6.3	0	0	0.0	907
IMPROPER WITHDRAWAL FROM REPRESENTATION	6	6.3	0	0	0.0	808
PROCRASTINATION OR LACK OF FOLLOW-UP	6	6.3	0	0	0.0	500
FAILURE TO CALENDAR PROPERLY	5	5.2	3,600	18,000	7.2	1,162
OTHER	4	4.2	16,750	67,000	26.9	0
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	4	4.2	0	0	0.0	2,632
FAIL TO ANTICIPATE TAX CONSEQUENCES	3	3.1	16,333	49,000	19.6	3,431
FAIL TO OBTAIN CLIENTS CONSENT	3	3.1	0	0	0.0	0
LOST FILE, DOCUMENT OR EVIDENCE	2	2.1	14,500	29,000	11.6	0
CONFLICT OF INTEREST	2	2.1	0	0	0.0	0
ERROR IN PUBLIC RECORD SEARCH	2	2.1	0	0	0.0	4,619
LIBEL OR SLANDER	2	2.1	1,000	2,000	0.8	11,647
PLANNING OR STRATEGY ERROR	1	1.0	0	0	0.0	0
FAILURE TO REACT TO CALENDAR	1	1.0	0	0	0.0	0
TOTAL	96	100.0	2,598	249,393	100.0	3,078

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1987

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	9	15.5	278	2,500	1.5	1,380
FAIL TO ASCERTAIN DEADLINE CORRECTLY	8	13.8	12,903	103,227	61.6	647
OTHER	7	12.1	214	1,500	0.9	921
FAIL TO KNOW OR PROPERLY APPLY THE LAW	5	8.6	0	0	0.0	7,222
FRAUD	4	6.9	0	0	0.0	3,996
VIOLATION OF CIVIL RIGHTS	4	6.9	0	0	0.0	750
FAIL TO OBTAIN CLIENTS CONSENT	3	5.2	0	0	0.0	1,169
LIBEL OR SLANDER	3	5.2	0	0	0.0	2,043
INADEQUATE INVESTIGATION	3	5.2	0	0	0.0	156
PLANNING OR STRATEGY ERROR	2	3.4	0	0	0.0	693
CLERICAL ERROR	2	3.4	1,750	3,500	2.1	65
ERROR IN PUBLIC RECORD SEARCH	1	1.7	0	0	0.0	1,383
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	1	1.7	0	0	0.0	2,413
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	1.7	0	0	0.0	0
FAILURE TO REACT TO CALENDAR	1	1.7	0	0	0.0	0
PROCRASTINATION OR LACK OF FOLLOW-UP	1	1.7	0	0	0.0	1,976
FAIL TO ANTICIPATE TAX CONSEQUENCES	1	1.7	0	0	0.0	577
NOT SPECIFIED	1	1.7	55,000	55,000	32.8	46,254
ERROR IN MATHEMATICAL CALCULATION	1	1.7	1,875	1,875	1.1	7,563
TOTAL	58	100.0	2,890	167,602	100.0	2,602

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1986

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	3	11.1	0	0	0.0	290
OTHER	3	11.1	0	0	0.0	7,587
PLANNING OR STRATEGY ERROR	3	11.1	8,667	26,000	8.0	237
FAIL TO KNOW OR PROPERLY APPLY THE LAW	3	11.1	39,432	118,297	36.2	23,931
FAIL TO ASCERTAIN DEADLINE CORRECTLY	3	11.1	849	2,547	0.8	5,556
FRAUD	3	11.1	33,333	100,000	30.6	27,531
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	7.4	40,000	80,000	24.5	3,336
PROCRASTINATION OR LACK OF FOLLOW-UP	2	7.4	0	0	0.0	169
INADEQUATE INVESTIGATION	1	3.7	0	0	0.0	0
FAIL TO ANTICIPATE TAX CONSEQUENCES	1	3.7	0	0	0.0	671
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	3.7	0	0	0.0	0
VIOLATION OF CIVIL RIGHTS	1	3.7	0	0	0.0	2,511
FAIL TO OBTAIN CLIENTS CONSENT	1	3.7	0	0	0.0	0
TOTAL	27	100.0	12,105	326,844	100.0	7,614

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1985

	INDEMNITY PAID					LOSS EXPENSE
	NUMBER OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
ERROR OR OMISSION						
FAIL TO KNOW OR PROPERLY APPLY THE LAW	4	30.8	33,997	135,988	68.0	472
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	2	15.4	0	0	0.0	0
FAILURE TO REACT TO CALENDAR	1	7.7	13,000	13,000	6.5	5,500
CONFLICT OF INTEREST	1	7.7	0	0	0.0	9,704
INADEQUATE INVESTIGATION	1	7.7	22,000	22,000	11.0	0
OTHER	1	7.7	3,000	3,000	1.5	293
FRAUD	1	7.7	0	0	0.0	0
PROCRASTINATION OR LACK OF FOLLOW-UP	1	7.7	26,000	26,000	13.0	1,539
FAIL TO ASCERTAIN DEADLINE CORRECTLY	1	7.7	0	0	0.0	803
TOTAL	13	100.0	15,384	199,988	100.0	1,518

**INDEMNITY ANALYSIS
BY
CLAIM DISPOSITION**



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985-1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE FILING SUIT OR DEMANDING HEARING	347	30.4	23,212	8,054,653	31.2	2,634
BEFORE TRIAL OR HEARING	337	29.5	32,908	11,090,098	43.0	25,351
CLAIM OR SUIT ABANDONED	329	28.8	2,477	814,998	3.2	2,095
AFTER JUDGMENT, BEFORE APPEAL	61	5.3	2,034	124,078	0.5	5,208
AFTER APPEAL	26	2.3	153,292	3,985,597	15.4	79,268
DURING TRIAL OR HEARING	20	1.8	41,075	821,500	3.2	11,528
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	14	1.2	13,933	195,061	0.8	12,896
DURING APPEAL	6	0.5	112,444	674,663	2.6	78,786
NOT SPECIFIED	2	0.2	27,500	55,000	0.2	26,192
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE FILING SUIT OR DEMANDING HEARING	108	43.5	12,337	1,332,403	23.5	4,416
BEFORE TRIAL OR HEARING	73	29.4	57,605	4,205,185	74.1	18,724
CLAIM OR SUIT ABANDONED	58	23.4	0	0	0.0	1,191
DURING TRIAL OR HEARING	4	1.6	11,250	45,000	0.8	9,636
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	2	0.8	0	0	0.0	59,336
DURING APPEAL	2	0.8	46,332	92,663	1.6	7,429
AFTER APPEAL	1	0.4	0	0	0.0	25,000
TOTAL	248	100.0	22,884	5,675,251	100.0	8,508

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1992

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE FILING SUIT OR DEMANDING HEARING	79	36.7	16,121	1,273,595	19.2	1,131
BEFORE TRIAL OR HEARING	64	29.8	9,951	636,887	9.6	8,925
CLAIM OR SUIT ABANDONED	55	25.6	0	0	0.0	458
AFTER APPEAL	12	5.6	332,133	3,985,597	60.1	153,672
DURING TRIAL OR HEARING	5	2.3	147,300	736,500	11.1	19,524
TOTAL	215	100.0	30,849	6,632,579	100.0	12,220

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1991

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE TRIAL OR HEARING	79	37.1	22,747	1,797,030	29.9	47,051
BEFORE FILING SUIT OR DEMANDING HEARING	60	28.2	47,740	2,864,425	47.6	2,575
CLAIM OR SUIT ABANDONED	55	25.8	13,636	750,000	12.5	5,503
AFTER JUDGMENT, BEFORE APPEAL	6	2.8	3,540	21,240	0.4	16,944
AFTER APPEAL	5	2.3	0	0	0.0	18,558
DURING TRIAL OR HEARING	3	1.4	0	0	0.0	16,275
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	3	1.4	20	61	0.0	8,294
DURING APPEAL	2	0.9	291,000	582,000	9.7	88,321
TOTAL	213	100.0	28,238	6,014,756	100.0	21,685

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1990

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
CLAIM OR SUIT ABANDONED	60	36.8	1,083	64,998	2.5	3,377
BEFORE TRIAL OR HEARING	39	23.9	12,034	469,314	17.8	12,900
BEFORE FILING SUIT OR DEMANDING HEARING	34	20.9	60,287	2,049,750	77.9	1,232
AFTER JUDGMENT, BEFORE APPEAL	20	12.3	356	7,111	0.3	3,442
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	5	3.1	0	0	0.0	784
AFTER APPEAL	2	1.2	0	0	0.0	31,576
DURING TRIAL OR HEARING	2	1.2	20,000	40,000	1.5	6,104
DURING APPEAL	1	0.6	0	0	0.0	276,121
TOTAL	163	100.0	16,142	2,631,173	100.0	7,189

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1989

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
CLAIM OR SUIT ABANDONED	36	33.0	0	0	0.0	1,823
BEFORE FILING SUIT OR DEMANDING HEARING	26	23.9	4,702	122,242	3.1	321
BEFORE TRIAL OR HEARING	23	21.1	156,557	3,600,820	91.9	88,209
AFTER JUDGMENT, BEFORE APPEAL	19	17.4	0	0	0.0	6,218
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	2	1.8	97,500	195,000	5.0	13,198
DURING TRIAL OR HEARING	2	1.8	0	0	0.0	6,975
AFTER APPEAL	1	0.9	0	0	0.0	0
TOTAL	109	100.0	35,946	3,918,062	100.0	20,746

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1988

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
CLAIM OR SUIT ABANDONED	35	36.5	0	0	0.0	431
BEFORE TRIAL OR HEARING	24	25.0	6,193	148,643	59.6	4,045
BEFORE FILING SUIT OR DEMANDING HEARING	21	21.9	4,798	100,750	40.4	6,417
AFTER JUDGMENT, BEFORE APPEAL	10	10.4	0	0	0.0	1,303
DURING TRIAL OR HEARING	4	4.2	0	0	0.0	4,854
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	1	1.0	0	0	0.0	0
AFTER APPEAL	1	1.0	0	0	0.0	16,159
TOTAL	96	100.0	2,598	249,393	100.0	3,078

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1987

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE TRIAL OR HEARING	22	37.9	267	5,875	3.5	3,268
CLAIM OR SUIT ABANDONED	21	36.2	0	0	0.0	296
BEFORE FILING SUIT OR DEMANDING HEARING	6	10.3	1,833	11,000	6.6	22
AFTER JUDGMENT, BEFORE APPEAL	5	8.6	19,145	95,727	57.1	989
NOT SPECIFIED	2	3.4	27,500	55,000	32.8	26,192
AFTER APPEAL	1	1.7	0	0	0.0	10,261
DURING APPEAL	1	1.7	0	0	0.0	5,098
TOTAL	58	100.0	2,890	167,602	100.0	2,602

MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1986

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
CLAIM OR SUIT ABANDONED	8	29.6	0	0	0.0	235
BEFORE TRIAL OR HEARING	7	25.9	30,478	213,344	65.3	24,582
BEFORE FILING SUIT OR DEMANDING HEARING	7	25.9	16,214	113,500	34.7	623
AFTER APPEAL	3	11.1	0	0	0.0	3,178
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	1	3.7	0	0	0.0	6,672
AFTER JUDGMENT, BEFORE APPEAL	1	3.7	0	0	0.0	11,063
TOTAL	27	100.0	12,105	326,844	100.0	7,614

MISSOURI DEPARTMENT OF INSURANCE
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INDEMNITY ANALYSIS

CLAIMS CLOSED IN 1985

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
CLAIM DISPOSITION						
BEFORE TRIAL OR HEARING	6	46.2	2,167	13,000	6.5	2,534
BEFORE FILING SUIT OR DEMANDING HEARING	6	46.2	31,165	186,988	93.5	620
CLAIM OR SUIT ABANDONED	1	7.7	0	0	0.0	803
TOTAL	13	100.0	15,384	199,988	100.0	1,518

**INDEMNITY ANALYSIS
BY
YEARS ADMITTED TO PRACTICE**



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985 - 1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
YEARS ADMITTED TO PRACTICE						
OVER 10 YEARS	833	72.9	27,878	23,222,514	90.0	13,974
4 TO 10 YEARS	258	22.6	9,299	2,399,023	9.3	6,129
UNDER 4 YEARS	51	4.5	3,806	194,111	0.8	4,703
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787

**INDEMNITY ANALYSIS
BY
INSURED/CLAIMANT RELATIONSHIP**



MISSOURI DEPARTMENT OF INSURANCE
LEGAL MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1985 - 1993

	INDEMNITY PAID					LOSS EXPENSE
	# OF CLAIMS	% OF CLAIMS	AVERAGE PAID PER CLAIM	TOTAL INDEMNITY	% OF TOTAL INDEMNITY	AVERAGE PAID PER CLAIM
INSURED'S RELATIONSHIP TO THE CLAIMANT						
CLIENT OTHER THAN ABOVE	806	70.6	16,804	13,544,188	52.5	5,686
NON-CLIENT	320	28.0	38,278	12,248,960	47.4	27,139
MEMBER PRE-PAID LEGAL PLAN	11	1.0	2,045	22,500	0.1	17,558
FREE LEGAL SERVICE	5	0.4	0	0	0.0	118
TOTAL	1,142	100.0	22,606	25,815,648	100.0	11,787



**PREMIUM AND
LOSS DATA**



MISSOURI DEPARTMENT OF INSURANCE
PAGE 14 SUPPLEMENT LEGAL MALPRACTICE EXPERIENCE
WITH MARKET SHARE

1993 EXPERIENCE

NAIC Company Code	Company Name	Market Share	Written Premium	Earned Premium	Incurred Losses	Loss Ratio
29513	The Bar Plan Mutual Insurance Company	87.032%	11,194,434	11,580,588	6,713,453	57.97%
24767	St. Paul Fire & Marine Ins Co	8.874%	1,141,458	1,123,035	320,599	28.55%
36781	VASA North Atlantic Insurance Company	1.842%	236,968	266,381	218,844	82.15%
21083	International Insurance Company	1.679%	215,960	186,135	(177,808)	-95.53%
20443	Continental Casualty Company	0.572%	73,564	58,185	3,435,383	5904.24%
21113	United States Fire Insurance Company	0.000%	0	0	40	
22527	Home Insurance Company The	0.000%	0	0	603	
38601	MIC Property and Casualty Ins Corp	0.000%	0	0	(1,000)	
Total			12,862,384	13,214,324	10,511,114	79.54%

NINE YEAR SUMMARY

Year	Written Premium	Earned Premium	Incurred Losses	Loss Ratio
1985	1,119,010	1,093,277	701,846	64.20%
1986	5,907,114	1,200,442	357,699	29.80%
1987	5,217,400	2,995,868	83,537	2.79%
1988	11,516,685	10,804,382	2,553,682	23.64%
1989	13,470,027	13,141,708	3,682,919	28.02%
1990	13,328,666	12,830,301	16,335,699	127.32%
1991	14,514,116	13,669,770	14,375,928	105.17%
1992	12,855,840	12,776,523	5,998,657	46.95%
1993	12,862,384	13,214,324	10,511,114	79.54%
9-Year Total	90,791,242	81,726,595	54,601,081	66.81%

LOSS RATIOS
1985 - 1993

